



Form PTO/SB/08A (Modified)

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

2

Complete if known

Application Number

10/043,891

Filing Date

January 9, 2002

First Named Inventor

Michael D. Brown et al.

Group Art Unit

2161

Examiner Name

Unknown

Attorney Docket Number

157450-0009

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
O-O	1.	6,161,098		Bel	12-12-2000	
	2.	6,064,869		Haskins	05-16-2000	
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GROUP 3600**OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
O-O	21.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
O-O	22.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 (http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html).
O-O	23.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

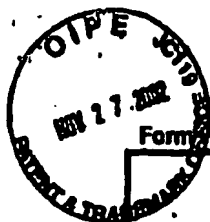
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8/25/06

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Draw line through citation if not in conformance and not considered. Include copy of this form with next
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if known	
				Application Number	10/043,891
				Filing Date	January 9, 2002
				First Named Inventor	Michael D. Brown et al.
				Group Art Unit	2181
				Examiner Name	Unknown
Sheet	2	of	2	Attorney Docket Number	157450-0009

OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
G-D	24.	Internal Revenue Service, Private Letter Ruling 98-38-033 (March 12, 1998).
G-D	25.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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